

**Table 2010. Highest education level of any member: Shares of annual aggregate expenditures and sources of income, Consumer Expenditure Surveys, 2021**

(Aggregates in millions of dollars, unless otherwise indicated)

Item	Aggregate	Less than college graduate					College graduate		
		Total	Less than high school graduate	High school graduate	High school graduate with some college	Associate's degree	Total	Bachelor's degree	Master's, professional, doctoral degree
Number of consumer units (in thousands) <sup>1</sup> .....	133,595	70,333	7,933	25,032	23,643	13,725	63,262	36,493	26,769
Percent distribution of consumer units.....	100.0	52.6	5.9	18.7	17.7	10.3	47.4	27.3	20.0
Consumer unit characteristics (mean values):									
Income before taxes .....	\$87,432	\$53,844	\$31,459	\$46,871	\$57,686	\$72,882	\$124,775	\$105,181	\$151,485
Income after taxes .....	78,743	52,926	33,403	47,053	56,131	69,400	107,446	93,284	126,753
Age of reference person .....	51.8	52.9	55.9	53.9	52.1	50.8	50.7	49.5	52.3
Average number in consumer unit:									
People .....	2.4	2.4	2.2	2.3	2.3	2.6	2.5	2.5	2.6
Children under 18 .....	.6	.6	.6	.6	.5	.6	.6	.5	.6
Adults 65 and older.....	.4	.4	.5	.5	.4	.4	.4	.4	.5
Earners .....	1.3	1.1	.8	1.0	1.2	1.3	1.5	1.5	1.5
Vehicles .....	1.9	1.7	1.1	1.6	1.8	2.1	2.1	2.0	2.1
Percent distribution:									
Reference person:									
Men .....	47	44	44	46	42	43	51	51	51
Women.....	53	56	56	54	58	57	49	49	49
Housing tenure:									
Homeowner.....	65	56	41	54	58	66	74	70	79
With mortgage .....	38	28	15	23	31	41	48	45	53
Without mortgage .....	27	28	26	31	27	25	26	26	27
Renter .....	35	44	59	46	42	34	26	30	21
Race of reference person:									
Black or African-American .....	13	17	16	17	17	15	10	10	9
White, Asian, and all other races, not including Black or African-American.....	87	83	84	83	83	85	90	90	91
Hispanic or Latino origin of reference person:									
Hispanic or Latino .....	15	19	36	18	17	16	10	12	6
Not Hispanic or Latino .....	85	81	64	82	83	84	90	88	94
Education of reference person:									
Elementary (1-8) .....	3	5	32	2	1	1	( <sup>2</sup> )	( <sup>2</sup> )	( <sup>2</sup> )
High school (9-12) .....	28	49	65	97	13	11	5	8	3
College.....	69	46	n.a.	n.a.	85	88	94	92	97
Never attended and other .....	( <sup>2</sup> )	( <sup>2</sup> )	3	( <sup>2</sup> )	( <sup>2</sup> )	( <sup>2</sup> )	( <sup>2</sup> )	( <sup>2</sup> )	( <sup>2</sup> )
At least one vehicle owned or leased .....	89	86	70	84	89	93	93	93	94
Annual aggregate expenditures .....	\$8,937,383	38.1	2.8	11.9	13.9	9.5	61.9	31.3	30.6
Food .....	1,105,178	39.9	3.1	12.9	14.3	9.6	60.1	30.9	29.2
Food at home.....	701,087	41.7	3.7	14.1	14.4	9.6	58.3	29.8	28.4
Cereals and bakery products .....	89,592	41.7	3.3	14.1	14.5	9.8	58.3	29.7	28.6
Cereals and cereal products .....	28,017	40.0	3.4	12.5	14.8	9.4	60.0	30.4	29.5
Bakery products .....	61,575	42.4	3.3	14.8	14.3	10.0	57.6	29.3	28.3
Meats, poultry, fish, and eggs .....	148,655	44.5	4.3	15.8	14.9	9.5	55.5	28.8	26.7
Beef .....	39,018	47.0	4.6	17.2	15.5	9.7	53.0	28.7	24.3
Pork .....	29,713	46.9	5.1	17.3	14.8	9.7	53.1	27.6	25.5
Other meats.....	20,081	42.7	4.1	13.3	16.1	9.2	57.3	29.5	27.8
Poultry .....	27,052	44.5	4.0	15.6	14.9	9.9	55.5	29.0	26.5
Fish and seafood.....	23,778	39.3	3.2	14.3	12.9	8.9	60.7	29.5	31.1
Eggs .....	9,012	43.6	4.7	15.1	14.9	8.8	56.4	29.3	27.1
Dairy products .....	65,568	41.2	3.6	13.9	14.2	9.6	58.8	30.0	28.8
Fresh milk and cream.....	20,941	44.2	4.4	15.5	14.5	9.8	55.8	28.2	27.6
Other dairy products.....	44,627	39.8	3.2	13.1	14.0	9.4	60.2	30.8	29.4
Fruits and vegetables .....	137,670	39.6	3.6	13.6	13.6	8.8	60.4	30.7	29.7
Fresh fruits.....	50,421	38.2	3.7	13.4	12.9	8.3	61.8	31.6	30.1

See footnotes at end of table.

**Table 2010. Highest education level of any member: Shares of annual aggregate expenditures and sources of income, Consumer Expenditure Surveys, 2021 — Continued**

(Aggregates in millions of dollars, unless otherwise indicated)

Item	Aggregate	Less than college graduate					College graduate		
		Total	Less than high school graduate	High school graduate	High school graduate with some college	Associate's degree	Total	Bachelor's degree	Master's, professional, doctoral degree
Fresh vegetables .....	43,712	39.0	3.3	13.2	13.8	8.7	61.0	30.9	30.1
Processed fruits .....	17,683	41.3	3.8	14.0	13.9	9.6	58.7	30.5	28.1
Processed vegetables .....	25,854	42.1	3.5	14.5	14.5	9.6	57.9	28.6	29.3
Other food at home .....	259,603	41.4	3.6	13.4	14.6	9.9	58.6	30.0	28.6
Sugar and other sweets .....	24,263	40.8	3.5	14.2	14.3	8.8	59.2	30.9	28.4
Fats and oils .....	17,664	43.9	3.6	15.0	15.7	9.6	56.1	27.3	28.8
Miscellaneous foods .....	139,776	40.0	3.3	12.4	14.3	10.0	60.0	30.7	29.2
Nonalcoholic beverages .....	68,632	45.4	4.3	15.3	15.6	10.2	54.6	28.2	26.5
Food prepared by consumer unit on out of town trips .....	9,267	30.4	1.7	9.0	9.9	9.9	69.6	35.4	34.2
Food away from home .....	404,091	36.8	2.1	10.8	14.2	9.7	63.2	32.6	30.6
Alcoholic beverages .....	73,841	29.9	1.2	8.6	12.9	7.3	70.1	35.7	34.3
Housing .....	3,021,905	39.6	3.3	12.9	14.1	9.2	60.4	30.9	29.5
Shelter .....	1,771,197	38.6	3.5	12.8	13.6	8.7	61.4	31.5	29.9
Owned dwellings .....	1,014,119	32.0	2.0	9.6	11.4	9.0	68.0	32.6	35.4
Mortgage interest and charges .....	371,521	31.1	1.9	8.1	11.0	10.1	68.9	32.8	36.1
Property taxes .....	330,672	30.0	1.9	9.5	10.7	7.9	70.0	33.4	36.6
Maintenance, repairs, insurance, and other expenses .....	311,926	35.0	2.1	11.6	12.6	8.6	65.0	31.6	33.4
Rented dwellings .....	625,766	52.7	6.6	19.2	17.9	9.1	47.3	29.1	18.1
Other lodging .....	131,312	22.3	.8	6.4	9.5	5.5	77.7	34.5	43.2
Utilities, fuels, and public services .....	564,237	47.4	4.0	16.0	16.8	10.6	52.6	29.1	23.5
Natural gas .....	59,764	43.8	4.3	14.9	15.3	9.3	56.2	29.1	27.0
Electricity .....	207,189	50.2	4.8	17.4	17.2	10.8	49.8	28.2	21.6
Fuel oil and other fuels .....	16,247	41.6	2.5	16.9	12.7	9.6	58.4	29.1	29.3
Telephone services .....	188,193	47.1	3.5	15.2	17.5	11.0	52.9	29.5	23.4
Residential phone service, VOIP, and phone cards .....	22,060	47.9	4.5	18.2	15.6	9.6	52.1	28.5	23.6
Cellular phone service .....	166,134	47.0	3.3	14.8	17.8	11.2	53.0	29.6	23.4
Water and other public services .....	92,843	45.1	3.7	14.9	16.1	10.4	54.9	30.2	24.7
Household operations .....	218,873	32.8	2.0	10.1	12.9	7.9	67.2	31.4	35.7
Personal services .....	50,394	22.7	<sup>1</sup> 1.5	6.6	9.0	5.6	77.3	28.0	49.3
Other household expenses .....	168,479	35.9	2.1	11.1	14.1	8.5	64.1	32.5	31.7
Housekeeping supplies .....	107,042	41.2	3.1	12.9	15.1	10.1	58.8	28.2	30.7
Laundry and cleaning supplies .....	23,789	51.5	5.9	18.2	17.4	10.0	48.5	28.6	19.9
Other household products .....	68,508	38.4	2.4	11.5	15.0	9.6	61.6	27.8	33.8
Postage and stationery .....	14,745	37.2	2.1	10.9	11.9	12.4	62.8	29.2	33.6
Household furnishings and equipment .....	360,556	36.1	2.1	10.8	13.3	10.0	63.9	31.4	32.5
Household textiles .....	16,221	38.2	2.2	18.7	11.4	5.9	61.8	35.8	26.0
Furniture .....	95,600	35.3	1.9	10.5	12.6	10.3	64.7	33.4	31.3
Floor coverings .....	4,439	28.1	1.0	9.8	8.8	8.5	71.9	38.0	33.9
Major appliances .....	61,922	41.3	3.6	13.3	14.4	10.0	58.7	30.3	28.4
Small appliances and miscellaneous housewares .....	18,949	38.8	2.8	11.6	14.9	9.5	61.2	34.0	27.1
Miscellaneous household equipment .....	163,425	34.3	1.5	9.3	13.3	10.2	65.7	29.7	36.0
Apparel and services .....	233,952	38.8	3.2	12.2	13.3	10.1	61.2	32.2	29.0
Men and boys .....	56,507	42.0	3.8	13.1	13.5	11.6	58.0	30.0	28.0
Men, 16 and over .....	41,298	39.0	3.2	12.7	14.5	8.6	61.0	31.6	29.4
Boys, 2 to 15 .....	15,210	50.0	5.3	14.1	11.0	19.6	50.0	25.6	24.4
Women and girls .....	87,858	36.7	2.3	10.2	15.2	9.1	63.3	31.4	31.8
Women, 16 and over .....	73,157	34.3	2.1	8.9	14.0	9.2	65.7	34.2	31.5
Girls, 2 to 15 .....	14,701	49.0	2.9	16.4	21.1	8.6	51.0	17.5	33.4
Children under 2 .....	8,844	54.1	<sup>8</sup> 8.4	20.1	8.7	17.0	45.9	24.2	21.7
Footwear .....	44,801	38.7	3.4	13.6	12.4	9.2	61.3	32.3	29.0
Other apparel products and services .....	35,942	34.9	3.1	11.7	10.7	9.2	65.1	39.5	25.6
Transportation .....	1,464,325	44.2	3.4	13.0	15.9	11.9	55.8	30.0	25.8
Vehicle purchases (net outlay) .....	645,014	44.8	4.0	11.8	15.6	13.3	55.2	28.3	26.9
Cars and trucks, new .....	295,306	34.9	<sup>1</sup> 1.1	8.5	12.7	12.5	65.1	30.8	34.3
Cars and trucks, used .....	341,296	53.3	6.6	14.7	17.9	14.1	46.7	25.7	21.0
Other vehicles .....	8,412	43.5	<sup>6</sup> 3.6	<sup>8</sup> 8.0	29.5	<sup>5</sup> 5.3	56.5	51.0	<sup>5</sup> 5.6
Gasoline, other fuels, and motor oil .....	286,902	49.2	3.6	16.5	17.3	11.8	50.8	29.6	21.2

See footnotes at end of table.

**Table 2010. Highest education level of any member: Shares of annual aggregate expenditures and sources of income, Consumer Expenditure Surveys, 2021 — Continued**

(Aggregates in millions of dollars, unless otherwise indicated)

Item	Aggregate	Less than college graduate					College graduate		
		Total	Less than high school graduate	High school graduate	High school graduate with some college	Associate's degree	Total	Bachelor's degree	Master's, professional, doctoral degree
Other vehicle expenses .....	472,093	43.1	2.7	13.4	16.2	10.8	56.9	31.5	25.4
Vehicle finance charges .....	36,325	46.6	2.2	12.9	18.8	12.8	53.4	29.5	23.9
Maintenance and repairs .....	130,199	43.2	2.8	13.4	16.1	11.0	56.8	30.9	25.9
Vehicle rental, leases, licenses, and other charges .....	101,488	33.4	1.5	9.8	13.1	9.0	66.6	35.7	30.9
Vehicle insurance .....	204,080	47.3	3.3	15.3	17.4	11.2	52.7	30.2	22.5
Public and other transportation .....	60,316	23.9	2.1	7.1	9.3	5.3	76.1	38.3	37.9
Healthcare .....	728,228	39.7	2.8	13.0	14.5	9.5	60.3	31.2	29.1
Health insurance .....	494,784	40.6	2.9	13.8	14.2	9.6	59.4	30.9	28.5
Medical services .....	142,902	34.9	2.1	9.9	14.0	8.9	65.1	33.4	31.7
Drugs .....	66,401	43.8	3.4	13.6	16.8	10.0	56.2	27.6	28.5
Medical supplies .....	24,141	38.3	2.3	11.3	15.7	9.0	61.7	33.8	27.9
Entertainment .....	476,379	37.5	1.8	9.9	13.8	12.1	62.5	31.5	31.0
Fees and admissions .....	87,296	20.2	1.0	4.1	8.5	6.5	79.8	36.3	43.6
Audio and visual equipment and services .....	136,305	45.0	3.0	15.8	15.9	10.2	55.0	30.4	24.6
Pets, toys, hobbies, and playground equipment .....	129,294	34.3	2.0	9.6	14.1	8.6	65.7	30.8	35.0
Pets .....	102,783	33.0	2.0	8.7	14.3	8.0	67.0	31.7	35.3
Toys, hobbies, and playground equipment .....	26,511	39.1	<sup>3</sup> 1.7	13.1	13.6	10.8	60.9	27.1	33.7
Other entertainment supplies, equipment, and services .....	123,484	45.0	.6	7.6	14.8	21.9	55.0	30.1	24.9
Personal care products and services .....	102,831	37.4	2.6	11.0	14.1	9.7	62.6	31.3	31.2
Reading .....	15,229	27.4	1.1	9.3	12.0	5.0	72.6	33.4	39.3
Education .....	163,787	19.0	.8	4.1	10.2	4.0	81.0	35.2	45.8
Tobacco products and smoking supplies .....	45,605	76.4	7.9	29.2	24.6	14.7	23.6	17.1	6.5
Miscellaneous .....	131,738	40.0	1.7	12.9	16.3	9.1	60.0	32.7	27.3
Cash contributions .....	322,566	24.3	1.6	7.4	9.2	6.1	75.7	29.4	46.3
Personal insurance and pensions .....	1,051,819	28.5	1.6	8.3	10.7	8.0	71.5	34.6	36.9
Life and other personal insurance .....	63,249	34.2	1.7	10.4	13.4	8.6	65.8	28.4	37.4
Pensions and Social Security .....	988,570	28.2	1.6	8.2	10.5	8.0	71.8	35.0	36.8
Sources of income and personal taxes:									
Income before taxes .....	\$11,680,535	32.4	2.1	10.0	11.7	8.6	67.6	32.9	34.7
Wages and salaries .....	9,005,474	29.8	1.7	8.7	10.9	8.5	70.2	34.2	36.0
Self-employment income .....	812,912	30.7	2.3	10.4	10.9	7.2	69.3	32.7	36.6
Social Security, private and government retirement .....	1,286,764	48.2	4.2	17.9	16.9	9.1	51.8	23.9	27.9
Interest, dividends, rental income, and other property income .....	304,491	23.4	1.0	7.1	7.8	7.4	76.6	36.7	39.9
Public assistance, Supplemental Security Income, Supplementary Nutrition Assistance Program (SNAP) .....	78,876	82.1	18.2	32.3	22.4	9.2	17.9	13.1	4.8
Unemployment and workers' compensation, veterans' benefits, and regular contributions for support .....	147,077	53.1	3.5	15.1	19.5	15.0	46.9	30.1	16.8
Other income .....	44,941	49.6	5.2	12.8	22.7	8.8	50.4	32.7	17.8
Personal taxes (contains some imputed values) .....	1,160,821	5.6	-1.3	-4	3.2	4.1	94.4	37.4	57.0
Federal income taxes .....	1,143,769	14.9	-2	3.0	6.3	5.8	85.1	35.4	49.7
Stimulus payment .....	-339,560	55.5	4.8	19.3	18.5	12.8	44.5	27.9	16.6
State and local income taxes .....	342,557	21.4	.8	5.8	7.9	6.8	78.6	35.5	43.1
Other taxes .....	14,055	64.3	<sup>3</sup> .8	47.8	6.3	9.5	35.7	18.1	17.6

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(Aggregates in millions of dollars, unless otherwise indicated)

Item	Aggregate	Less than college graduate					College graduate		
		Total	Less than high school graduate	High school graduate	High school graduate with some college	Associate's degree	Total	Bachelor's degree	Master's, professional, doctoral degree
Income after taxes .....	10,519,715	35.4	2.5	11.2	12.6	9.1	64.6	32.4	32.3

<sup>1</sup> Data are rounded to the nearest thousands.

<sup>2</sup> Value is too small to display.

<sup>3</sup> Data are likely to have large sampling errors.

n.a. Not applicable.

Source: Consumer Expenditure Surveys, U.S. Bureau of Labor Statistics, September, 2022